

Certificate Number: 12433-PAM-DE-034881235
Bankruptcy Case Number: 20-02376



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 15, 2020, at 1:17 o'clock PM EDT, Margaret Ann Plasencia-Chiniewicz completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 15, 2020 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor